

EXHIBIT  
B

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PO Box 6172  
Rapid City, SD 57709-6172

**MONTHLY BILLING STATEMENT**  
Statement Date: 02/11/2015

#BWNKDVR  
#IGGHFLMI8#

+ 0536971 000076107 09GT11-055801-P1P2P3P6  
DANTE MING  
4820 GUILFORD FOREST DR SW  
ATLANTA GA 30331-8374  
|||||

**Account Number** 825235914  
**Next Payment Due** 03/01/2015  
**Amount Due** \$2,465.60

*If payment is received after 03/17/2015, a \$40.42 late fee will be charged.*

Phone: 1-800-643-0202  
Mon - Fri 7AM - 8PM CST  
Saturday 7AM - 1PM CST

Email: customer.service@gtsservicing.com  
Property Address:  
3192 ARDLEY RD SW  
ATLANTA, GA 30311

Account Information	
Principal Balance (Not a Payoff Amount):	\$110,346.63
Escrow Balance**:	\$-1,042.95
Late Fee Balance:	\$40.19
Unapplied Funds Balance:	\$4.59
Interest Rate:	7.12500%
Interest Type:	Actuarial
Prepayment Penalty:	No
**Escrow represents monies collected and held by servicer for the future payment of taxes and insurance.	

Explanation of Amount Due	
Principal:	\$155.11
Interest:	\$653.36
Escrow:	\$0.00
<b>Regular Monthly Payment:</b>	<b>\$808.47</b>
Total Fees & Charges Due:	\$40.19
Optional Insurance/Other Products:	\$0.00
Past Due Amount:	\$1,616.94
<b>Total Amount Due:</b>	<b>\$2,465.60</b>

Past Payments Breakdown		
	Last Month	Year To Date
Principal:	\$0.00	\$0.00
Interest:	\$0.00	\$0.00
Escrow:	\$0.00	\$0.00
Fees and Charges:	\$0.00	\$0.00
Optional Insurance/Other Products:	\$0.00	\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$4.59</b>
Unapplied Amount	\$0.00	\$4.59

**Transaction Activity**

Date	Description	Charges	Payments
01/31/2015	Esc Disb-Delinquent Collector	\$-288.61	
01/31/2015	Esc Disb-Delinquent Collector	\$-754.34	
01/17/2015	Late Fee Assessment	\$40.19	

**Your account is now past due. For payment arrangements, please contact your account representative, Abby D. at 1-800-643-0202, extension 55175, Thank you for your prompt attention to this request.**

**Any partial payments that you make are not applied to your mortgage, but instead are held in a separate un-applied funds account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.**

**YOUR TOTAL PRINCIPAL PAID IN 2014 WAS \$ 1,050.13.  
YOUR TOTAL INTEREST PAID IN 2014 WAS \$ 4,692.22.**



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